

Judge Christopher M. Alston
Chapter 7

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WASHINGTON AT SEATTLE

In re:

JACK CARLTON CRAMER, Jr.,

Debtor.

No. 18-13383-CMA

REPORT OF FUNDS RECEIVED

COMES NOW the Trustee, Edmund Wood, and submits this Report of Funds Received from the Law Office of Wanda Reif Nuxoll PS in the amount of \$50,000.00.

The debtor refinanced the real property in this estate, paid all filed claims with interest, and paid \$50,000.00 to the bankruptcy estate for the estimated administrative claims.

The closing statement is attached hereto.

DATED this 19th day of March 2021 at Brush Prairie, Washington.

/s/ Edmund J. Wood
Edmund Wood, WSB # 03695

REPORT ON SALE

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Wood & Jones, P.S.
303 N. 67th Street
Seattle WA 98103
(206) 623-4382



A. Settlement Statement (HUD-1)
AMENDED FINAL

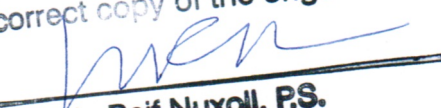
B. Type of Loan					
1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 191942-22	7. Loan Number: R742-4021013	8. Mortgage Insurance Case Number: 566-3336515-962
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.	C. Note: <i>This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.</i> (191942-22/ 41)			
D. Name and Address of Borrower: Jack Carlton Cramer 15605 63rd Avenue NE Kenmore, WA 98028		E. Name and Address of Seller: Mortgage Coverage: \$982,500.00		F. Name and Address of Lender: High Tech Lending, Inc. 2030 Main St., #350 Irvine, CA 92614	
G. Property Location: 15605 63rd Avenue NE Kenmore, WA 98028 King County, Washington		H. Settlement Agent: Law Office of Wanda Reif Nuxoll, PS (206)749-2850 22525 SE 64th Pl #245 Issaquah, WA 98027 Place of Settlement: 15605 63rd Avenue NE Kenmore, WA 98028		I. Settlement Date: February 18, 2021 Disbursement Date: February 25, 2021	

J. Summary of Borrower's Transaction	
100. Gross Amount Due from Borrower	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	27,135.42
104.	
105.	
Adjustments for items paid by seller in advance	
106. City/Town taxes	
107. County taxes	
108. Assessments	
109.	
110. Payoff Cavalry SPV 1 LLC	11,863.97
111. Payoff Premier Bankcard LLC	460.45
112. Payoff Midland Funding LLC	1,028.72
113. Payoff Evergreen Health	2,189.03
114. Payoff Puget Sound Energy	1,797.83
115. Payoff King County Superior Court	8,936.98
116. Payoff IRS 2009 through 2018	77,236.88
117. Payoff Administrative Expenses per Court Orde	50,000.00
118. Payoff Real Estate Taxes through 2020 with int	38,813.82
120. Gross amount due from Borrower	219,463.10
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan(s) \$381,865.00	
203. Existing loan(s) taken subject to	
204. Cash Portion of Initial Draw	38,186.50
205. Financed Closing Costs	27,321.42
206.	
207.	
208. Payoff Real Estate Taxes through 2020 with int	38,813.82
209. Payoff Administrative Expenses per Court Orde	50,000.00
Adjustments for items unpaid by seller	
210. City/Town taxes	
211. County taxes	
212. Assessments	
213. Payoff IRS 209 through 2018	77,236.88
214. Payoff Cavalry SPV 1 LLC	11,863.97
215. Payoff Premier Bankcard LLC	460.45
216. Payoff Midland Funding LLC	1,028.72
217. Payoff Evergreen Health	2,189.03
218. Payoff Puget Sound Energy	1,797.83
219. Payoff King County Superior Court	8,936.98
220. Total paid by/for Borrower	257,835.60
300. Cash at Settlement from/to Borrower	
301. Gross amount due from Borrower (Line 120)	219,463.10
302. Less amount paid by/for Borrower (Line 220)	(257,835.60)
303. CASH TO BORROWER	38,372.50

K. Summary of Seller's Transaction	
400. Gross Amount Due to Seller	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/Town taxes	
407. County taxes	
408. Assessments	
409.	
410.	
411.	
412.	
413.	
414.	
415.	
416.	
417.	
418.	
420. Gross amount due to Seller	0.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/Town taxes	
511. County taxes	
512. Assessments	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total reduction amount due Seller	0.00
600. Cash at Settlement from/to Seller	
601. Gross amount due to Seller (Line 420)	0.00
602. Less reductions due Seller (Line 520)	(0.00)
603. CASH TO/FROM SELLER	0.00

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

I certify this to be a true and correct copy of the original.


Wanda Reif Nuxoll, P.S.

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Previous editions are obsolete
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L. Settlement Charges								
700. Total Real Estate Broker Fees				\$0.00			Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:								
701.	to							
702.	to							
703. Commission paid at settlement								
704.								
800. Items Payable in Connection with Loan								
801. Our origination charge		\$6,000.00	(from GFE #1)					
802. Your credit or charge (points) for the specific interest rate chosen			(from GFE #2)					
803. Your adjusted origination charges			(from GFE #A)		6,000.00			
804. Appraisal fee to High Tech Lending, Inc.			(from GFE #3) fbo PropertyRate		1,000.00			
805. Credit report			(from GFE #3)					
806. Tax service			(from GFE #3)					
807. Flood certification			(from GFE #3)					
808.								
900. Items Required by Lender to be Paid in Advance								
901. Interest from 02/17/21 to 03/01/21 to High Tech Lendi @ \$		/day (12 days @ 2.82000%)	(from GFE#10)					
902. Mortgage insurance premium for month to HUD			(from GFE #3)		13,100.00			
903. Homeowner's insurance for 1.0 year to Travelers			(from GFE #11)		1,842.00			
904. for year to								
1000. Reserves Deposited with Lender								
1001. Initial deposit for your escrow account			(from GFE #9)					
1002. Homeowner's insurance Months @ \$		per Month						
1003. Mortgage insurance prerr Months @ \$		per Month						
1004. Property taxes Months @ \$		per Month						
1005. Months @ \$		per Month						
1006. Months @ \$		per Month						
1007. Months @ \$		per Month						
1008. Aggregate Adjustment								
1100. Title Charges								
1101. Title services and lender's title insurance to Law Office of Wanda			(from GFE #4)		4,847.92			
1102. Settlement Agent to Law Office of Wanda Reif Nuxoll, PS		\$1,690.00						
1103. Owner's title insurance			(from GFE #5)					
1104. Lender's title insurance to First American Title Insurance Compar		\$1,012.92						
1105. Lender's title policy limit								
1106. Owner's title policy limit								
1107. Agent's portion of the total title insurance premium to First American Title Insuran		\$1,012.92						
1108. Underwriter's portion of the total title insurance premium								
1109. Courier Fee to Law Office of Wanda Reif Nuxoll, PS		\$125.00						
1110. Signing to Metropolitan Services LLC		\$350.00						
1111. CPL Preparation to Law Office of Wanda Reif Nuxoll, PS		\$220.00						
1112. Document Preparation Fee to Law Office of Wanda Reif Nuxoll, F		\$1,100.00						
1113. Payoff Processing Fee to Law Office of Wanda Reif Nuxoll, PS		\$350.00						
1200. Government Recording and Transfer Charges								
1201. Government recording charges to King County			(from GFE #7)		345.50			
1202. Deed \$; Mortgage \$ 345.50; Releases \$								
1203. Transfer taxes			(from GFE #8)					
1204. City/County tax/stamps Deed \$; Mortgage \$								
1205. State tax/stamps Deed \$; Mortgage \$								
1300. Additional Settlement Charges								
1301. Required services that you can shop for			(from GFE #6)					
1302. HECM counsleing fee - Housing Options Provided for the Elderly			P.O.C.\$175.00					
1303.								
1304.								
1305.								
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)						27,135.42		0.00

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Comparison of Good Faith Estimate (GFE) and HUD-1 Charges			
Charges That Cannot Increase	HUD-1 Line Number	Good Faith Estimate	HUD-1
Our origination charge	# 801	6,000.00	6,000.00
Your credit or charge (points) for the specific interest rate chosen	# 802	0.00	0.00
Your adjusted origination charges	# 803	6,000.00	6,000.00
Transfer taxes	# 1203	0.00	0.00
Charges That In Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	# 1201	531.50	345.50
Appraisal fee	# 804	1,000.00	1,000.00
	# 805	0.00	0.00
	# 806	0.00	0.00
	# 807	0.00	0.00
Mortgage insurance premium	# 902	13,100.00	13,100.00
Title services and lender's title insurance	# 1101	4,847.92	4,847.92
	# 1109		0.00
	# 1110		0.00
	# 1111		0.00
	# 1112		0.00
	# 1113		0.00
Total		19,479.42	19,293.42
Increase between GFE and HUD-1 Charges		\$ -186.00 or	-0.95 %
Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	# 1001		
Daily interest charges	# 901 \$ /day		
Homeowner's insurance	# 903	1,842.00	1,842.00
HECM counsleing fee - Housing Options Provided for the Elderly	# 1302	175.00	175.00

Loan Terms

Your initial loan amount is	\$ 381,865.00
Your loan term is	N/A
Your initial interest rate is	2.82000 %
Your initial monthly amount owed for principal, interest and any mortgage insurance is	\$ N/A includes <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes, it can rise to a maximum of 12.82000%. The first change will be on 4/1/2021 and can change again every month after 4/1/2021. Every change date, your interest rate can increase or decrease by 10.00%. Over the life of the loan, your interest rate is guaranteed to never be lower than 2.75000% or higher than 12.82000%
Even if you make payments on time, can your loan balance rise?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes, it can rise to a maximum of \$ Unknown .
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ N/A due in N/A years on N/A .
Total monthly amount owed including escrow account payments *Paid by or through draws from the principal limit	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowners insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$ 0* that results in a total initial monthly amount owed of \$ 0 . This includes principal, interest, any mortgage insurance and any items checked below: <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.
Certified to be a true copy of the original

Amended Final HUD-1, Attachment

Borrower: Jack Carlton Cramer
15605 63rd Avenue NE
Kenmore, WA 98028

Lender: High Tech Lending, Inc.

Settlement Agent: Law Office of Wanda Reif Nuxoll, PS
(206)749-2850

Place of Settlement: 15605 63rd Avenue NE
Kenmore, WA 98028

Settlement Date: February 17, 2021

Disbursement Date: February 25, 2021

Property Location: 15605 63rd Avenue NE
Kenmore, WA 98028
King County, Washington


Title Services and Lender's Title Insurance			
Payee/Description		Disclosure	Borrower Seller
Law Office of Wanda Reif Nuxoll, PS	(from GFE #4)	1,690.00	
Settlement Agent			
First American Title Insurance Company	(from GFE #4)	1,012.92	
Lender's title insurance			
Law Office of Wanda Reif Nuxoll, PS		125.00	
Courier Fee			
Metropolitan Services LLC		350.00	
Signing			
Law Office of Wanda Reif Nuxoll, PS		220.00	
CPL Preparation			
Law Office of Wanda Reif Nuxoll, PS		1,100.00	
Document Preparation Fee			
Law Office of Wanda Reif Nuxoll, PS		350.00	
Payoff Processing Fee			
Total Title Services and Lender's Title Insurance		4,847.92	

Payoffs			
Payee/Description		Disclosure	Borrower Seller
Cavalry SPV 1, LLC			11,863.97
Payoff Cavalry SPV 1 LLC			
Principal Balance	11,142.27		
Additional Interest	721.70	From: 08/29/18 Through: 02/25/21 @ 0.000000 Per Diem	
Total Payoff	11,863.97		
Premier Bank Card LLC			460.45
Payoff Premier Bankcard LLC			
Principal Balance	432.44		
Additional Interest	28.01	From: 08/29/18 Through: 02/25/21 @ 0.000000 Per Diem	
Total Payoff	460.45		
Midland Funding LLC			1,028.72
Payoff Midland Funding LLC			
Principal Balance	966.14		
Additional Interest	62.58	From: 08/29/18 Through: 02/25/21 @ 0.000000 Per Diem	
Total Payoff	1,028.72		
Evergreen Health			2,189.03
Payoff Evergreen Health			
Principal Balance	2,055.87		
Additional Interest	133.16	From: 08/29/18 Through: 02/25/21 @ 0.000000 Per Diem	
Total Payoff	2,189.03		
Puget Sound Energy			1,797.83
Payoff Puget Sound Energy			
Principal Balance	1,688.47		
Additional Interest	109.36	From: 08/29/18 Through: 02/25/21 @ 0.000000 Per Diem	
Total Payoff	1,797.83		
King County Superior Court			8,936.98
Payoff King County Superior Court			
Principal Balance	8,393.33		
Additional Interest	543.65	From: 08/29/18 Through: 02/25/21 @ 0.000000 Per Diem	

Amended Final HUD-1, Attachment

Total Payoff 8,936.98

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.



Law Office of Wanda Reif Nuxoll, PS
Settlement Agent

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.